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# Press Release

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## FOR IMMEDIATE RELEASE

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### **Attorney General McGraw Announces Free Credit Monitoring Service Under Terms of Settlement With TransUnion**

Did you have a credit card, a loan, or a line of credit anytime between January 1, 1987 and May 28, 2008? If you did, you can participate in the settlement of a private class action with TransUnion, one of the three (3) major credit reporting services in the United States.

The settlement was the result of numerous class actions against TransUnion alleging that it engaged in "target marketing" – sold consumers' private information to businesses in order to target those consumers to receive solicitations for certain goods and services. This practice violates the Fair Credit Reporting Act. TransUnion has denied any wrongdoing, but has agreed to settle the class action lawsuits. This settlement could result in as many 160 million consumers receiving free credit monitoring and other services. When a consumer purchases a credit monitoring service from a credit reporting agency, it reviews the consumer's credit report and notifies him of any changes in the report on a daily basis. Typically, these services cost between \$50 and \$150 per year. Consumers who sign up for credit monitoring under this settlement will receive the services for free.

Under the terms of the settlement, consumers may choose one of two types of relief offered. Under the first option consumers can sign up for six months of free credit monitoring services, free unlimited daily access to their credit report and credit score, and can possibly receive cash benefits in the event of a cash distribution. The second option allows the consumer to sign up for nine months of free credit monitoring, insurance scores, and TransUnion's mortgage simulator service. Consumers who opt to receive the nine months of service will be ineligible to receive any other benefit under the settlement. The credit monitoring shall be automatically discontinued after the free trial period. Consumers will not be required to contact TransUnion in order to discontinue the credit monitoring service.

A consumer who wants to participate in the settlement will need to register their name, address, email address, phone number, their date of birth and the last four digits of their social security number. A full explanation of the settlement options and an opportunity to register to participate in the settlement can be obtained by going to settlement's website at [www.listclassaction.com/c/www.listclassaction.com/claim/](http://www.listclassaction.com/c/www.listclassaction.com/claim/).

"This settlement gives consumers an excellent opportunity to observe how daily financial decisions can affect their credit and insurance scores. Although this settlement will be especially helpful to consumers who are trying to rebuild their credit, all consumers may develop a better understanding of the credit scoring system by participating in the settlement," said Attorney General Darrell McGraw.

Consumers should be aware that the deadline for registering to participate in the settlement is September 24, 2008. Consumers can only register at the class action website.

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